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AMERICAN AUTOMOTIVE LEASING ASSOCIATION

# ANALYSIS OF COSTS AND RELATED INFORMATION

YEARS 1986 AND 1985

BEST AVAILABLE COPY

AMERICAN AUTOMOTIVE LEASING ASSOCIATION

ANALYSIS OF COSTS AND RELATED INFORMATION

YEARS 1986 AND 1985

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COMPARATIVE ANALYSIS OF AVERAGE PER UNIT PER MONTH COSTS

YEARS 1986 AND 1985

CLOSED-END

| | | | Increase (Decrease) | |
|---|---|---|---|---|
| | 1986 | 1985 | Amount | Percentage |
| OPERATING COSTS | | | | |
| Depreciation | $201.12 | $212.06 | ($10.94) | ( 5.16%) |
| Repairs and maintenance | 38.66 | 30.03 | 8.63 | 28.74 |
| Insurance | 17.41 | 13.71 | 3.70 | 26.99 |
| License tags and taxes | 9.51 | 10.26 | ( .75) | ( 7.31 ) |
| Interest | 50.24 | 55.16 | ( 4.92) | ( 8.92 ) |
| Delivery | 2.32 | 1.70 | .62 | 36.47 |
| TOTAL OPERATING COSTS | 319.26 | 322.92 | ( 3.66) | ( 1.13 ) |
| General and administrative | 38.15 | 33.44 | 4.71 | 14.08 |
| TOTAL COSTS | $357.41 | $356.36 | $ 1.05 | .29% |
| AVERAGE MONTHS IN OPERATION | | 29.5 | | |

ANALYSIS OF AVERAGE PER UNIT PER MONTH COSTS

YEAR 1986

OPEN-END

| | |
|---|---|
| OPERATING COSTS | |
| Depreciation | $193.21 |
| Insurance | 16.02 |
| License tags and taxes | 6.48 |
| Interest | 50.97 |
| Delivery | 2.69 |
| TOTAL OPERATING COSTS | 269.37 |
| General and administrative | 36.53 |
| TOTAL COSTS | $305.90 |

ANALYSIS OF PER UNIT PER MONTH COSTS FOR THE YEAR 1986

CLOSED-END

| | Interest | Depreciation % | Depreciation Amount | Insurance | Licenses and Taxes | Maintenance and Repairs | Delivery | General and Administrative | Total Costs |
|---|---|---|---|---|---|---|---|---|---|
| Less than 1,000 Cars | | | | | | | | | |
| A | $ - | - % | $ - | $ - | $ - | $ - | $ - | $ - | $ - |
| B | - | - | - | - | - | - | - | - | - |
| C | ( 84.80) | - | 207.92 | ( 1.79) | - | - | - | 35.11 | 329.62 |
| D | ( 10.15) | 2.375 | 246.05 | - | 1.35 | 40.00 | 1.25 | 57.87 | 356.67 |
| E | - | - | - | 16.31 | 5.77 | 44.25 | - | 33.35 | 99.68 |
| F | - | - | - | - | - | - | - | - | - |
| G | 61.00 | - | 124.00 | - | - | - | - | 52.25 | 237.25 |
| **Average Costs** | **61.00** | **-** | **192.66** | **16.31** | **3.56** | **42.13** | **1.25** | **44.65** | **361.56** |
| Over 1,000 Cars | | | | | | | | | |
| K | - | - | - | ( 2.16) | - | - | - | - | 2.16 |
| L | 54.71 | - | 207.33 | 14.39 | 20.04 | 28.99 | ( .57) | ( 61.84) | 387.87 |
| M | 46.91 | 2.125 | 183.00 | 18.06 | - | 32.13 | - | ( 10.26) | 290.36 |
| N | 42.66 | 1.800 | 194.48 | ( 25.00) | 5.08 | 42.45 | ( 89.00) | 33.38 | 432.05 |
| O | - | - | - | - | - | - | - | - | - |
| P | ( 73.00) | 2.250 | 185.00 | - | - | - | - | - | 258.00 |
| Q | - | - | - | - | - | - | - | - | - |
| R | 44.77 | 2.500 | 290.00 | - | 3.51 | - | ( 5.94) | 30.47 | 374.69 |
| S | 44.00 | 2.000 | 203.00 | 24.90 | 6.85 | 37.84 | 2.56 | 38.58 | 357.73 |
| T | ( 72.02) | 2.000 | 210.71 | ( 25.99) | 22.16 | 44.93 | 1.96 | 35.98 | 413.75 |
| V | ( 74.79) | 1.767 | 209.09 | 13.37 | 19.23 | ( 57.18) | 3.47 | 44.03 | 421.16 |
| W | 57.61 | - | 152.81 | ( .61) | 1.57 | - | - | 20.48 | 233.08 |
| **Average Costs** | **48.45** | **-** | **203.94** | **17.68** | **11.21** | **37.27** | **2.67** | **33.82** | **355.04** |
| **Combined Average Costs** | **50.24** | **-** | **201.12** | **17.41** | **9.51** | **38.66** | **2.32** | **38.15** | **357.41** |

( ) = Not used for averages.

ANALYSIS OF PER UNIT PER MONTH COSTS FOR THE YEAR 1986

OPEN-END

| | Interest | Depreciation % | Depreciation Amount | Insurance | Licenses and Taxes | Maintenance and Repairs | Delivery | General and Administrative | Total Costs |
|---|---|---|---|---|---|---|---|---|---|
| Less than 1,000 Cars | | | | | | | | | |
| C | ($ 84.80) | - % | $207.92 | ($ 1.79) | $ - | $ - | $ - | $ 35.11 | $329.62 |
| D | ( 10.27) | - | - | - | 1.37 | - | 1.26 | 58.53 | 71.43 |
| E | - | - | - | - | - | - | - | 33.35 | 33.35 |
| F | - | - | - | - | - | - | - | - | - |
| G | 61.00 | - | 124.00 | - | - | - | - | 52.25 | 237.25 |
| **Average Costs** | **61.00** | **-** | **165.96** | **-** | **1.37** | **-** | **1.26** | **44.81** | **274.40** |
| Over 1,000 Cars | | | | | | | | | |
| H | - | - | - | - | - | - | - | - | - |
| I | - | - | - | - | - | - | - | - | - |
| J | - | - | - | - | - | - | - | - | - |
| L | 55.83 | - | - | 14.39 | - | - | ( .57) | ( 61.84) | 132.63 |
| M | 51.33 | - | - | 18.06 | - | - | - | ( 12.85) | 82.24 |
| N | 42.66 | - | - | - | - | - | ( 89.00) | 33.38 | 165.04 |
| O | 35.03 | - | - | 15.59 | ( .06) | - | ( .42) | ( 15.18) | 66.28 |
| P | - | - | - | - | - | - | - | - | - |
| R | 45.99 | - | - | - | - | - | 5.52 | 30.47 | 81.98 |
| S | 44.00 | 2.00 | 247.70 | ( 1.40) | - | - | 2.56 | 31.58 | 327.24 |
| U | 59.07 | - | - | ( 2.23) | - | - | - | 29.28 | 90.58 |
| V | 57.17 | - | - | ( 10.25) | 16.50 | ( 27.06) | 1.40 | 40.91 | 153.29 |
| W | 57.61 | - | - | ( .61) | 1.57 | - | - | 20.48 | 80.27 |
| **Average Costs** | **49.86** | **-** | **247.70** | **16.02** | **9.04** | **-** | **3.16** | **31.02** | **356.80** |
| **Combined Average Costs** | **50.97** | **-** | **193.21** | **16.02** | **6.48** | **-** | **2.69** | **36.53** | **305.90** |

( ) = Not used for averages.

## REPAIRS AND MAINTENANCE

### CLOSED-END

| | Mechanical Repairs and Maintenance | Glass | Lube (Oil And Grease) | Tires | Administrative Salaries | Free Loaner | Total | Maintenance Cap or Budget | Tires Limit | | Non-Authorized Repair Limit | Miles | Limit | Composition of Fleets | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Limit | Tires # | | | Miles Annual | Full Maintenance % | Non-Maintenance % | Finance % | Brokerag % |
| Less than 1,000 Cars | | | | | | | | | | | | | | | | | |
| A | $ - | $ - | $ - | $ - | $ - | $ - | $ - | - | - | - | $ - | - | - | - % | 100.0% | - % | - % |
| B | - | - | - | - | - | - | - | No | - | - | - | - | - | - | 100.0% | - | - |
| C | - | - | - | - | - | - | - | No | - | - | - | - | - | - | 45.0 | 50.0 | 5.0 |
| D | 30.00 | - | - | 5.00 | 4.00 | 1.00 | 40.00 | Yes | - | - | 75.00 | Yes | 15K-20K | 15.0 | 28.0 | 52.0 | 5.0 |
| E | 34.05* | - | - | 5.71 | 3.03 | 1.46 | 44.25 | No | Yes | 2-4 | 50.00 | Yes | Varies | 29.0 | 40.0 | 31.0 | - |
| F | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 5.0 | 95.0 | - |
| G | - | - | - | - | - | - | - | - | - | - | - | Yes | Varies | 27.0 | 43.0 | 30.0 | - |
| Over 1,000 Cars | | | | | | | | | | | | | | | | | |
| K | - | - | - | - | - | - | - | No | - | - | - | - | - | - | 36.0 | 64.0 | - |
| L | 28.99** | - | - | - | - | - | 28.99 | Yes | Yes | Varies | 40.00 | Yes | Varies | 20.0 | 15.0 | 61.0 | 4.0 |
| M | 20.75 | - | 3.00 | 6.66 | 1.72 | - | 32.13 | Yes | Yes | Varies | Varies | Yes | Varies | 1.7 | 4.1 | 94.2 | - |
| N | 28.70 | .45 | 3.70 | 9.60 | - | - | 42.45 | No | Yes | - | 25.00 | Yes | 25,000 | 21.0 | 21.0 | 58.0 | - |
| O | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 100.0 | - |
| P | - | - | - | - | - | - | - | - | - | - | - | Yes | 15,000 | - | - | - | 100.0 |
| Q | - | - | - | - | - | - | - | No | Yes | 2 | 50.00 | Yes | Open | 10.0 | 70.0 | 10.0 | 10.0 |
| R | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 15.0 | 85.0 | - |
| S | 27.77 | - | - | 8.47 | 1.60 | - | 37.84 | No | Yes | 2-4 | 35.00 | Yes | Varies | 29.0 | 19.0 | 52.0 | - |
| T | 34.94* | - | - | 7.64 | 1.98 | .37 | 44.93 | Yes | No | - | 50.00 | Yes | Varies | 85.0 | 13.0 | 2.0 | - |
| V | 57.18** | - | - | - | - | - | ( 57.18) | Yes | No | - | 25.00 | Yes | Varies | 7.0 | 21.0 | 72.0 | - |
| W | - | - | - | - | - | - | - | - | - | - | - | Yes | 15,000 | - | 62.0 | 38.0 | - |
| Average Costs - 1986 | | | | | | | 38.66 | | | | | | | | | | |
| Average Costs - 1985 | | | | | | | 30.03 | | | | | | | | | | |

* Includes Lube

**Breakdown Not Available - Per Survey

( ) = Not used for averages.

LICENSE TAGS, STATE AND LOCAL TAXES

CLOSED-END

| | Per Unit Per Month Costs | | | Charge Back Taxes to Lessees |
|---|---|---|---|---|
| | Total | License Tags | State and Local Taxes | |
| Less than 1,000 Cars | | | | |
| A | $ - | $ - | $ - | All |
| B | - | - | - | All |
| C | - | - | - | - |
| D | 1.35 | 1.35 | - | All |
| E | 5.77* | - | - | All |
| F | - | - | - | All |
| G | - | - | - | All |
| Over 1,000 Cars | | | | |
| K | - | - | - | - |
| L | 20.04 | 3.25 | 16.79 | None |
| M | - | - | - | All |
| N | 5.08 | 5.08 | - | All |
| O | - | - | - | All |
| P | - | - | - | All |
| Q | - | - | - | Portion |
| R | 3.51* | - | - | Portion |
| S | 6.85 | 6.85 | - | All |
| T | 22.16 | 3.26 | 18.90 | Portion |
| V | 19.23 | 3.50 | 15.73 | - |
| W | 1.57* | - | - | Portion |
| **Average Costs - 1986** | **9.51** | | | |
| **Average Costs - 1985** | **10.26** | | | |

* Breakdown Not Available

LICENSE TAGS, STATE AND LOCAL TAXES

OPEN-END

| | Per Unit Per Month Costs | | | Charge Back Taxes to Lessees |
|---|---|---|---|---|
| | Total | License Tags | State and Local Taxes | |
| **Less than 1,000 Cars** | | | | |
| C | $ - | $ - | $ - | - |
| D | 1.37* | - | - | All |
| E | - | - | - | All |
| F | - | - | - | All |
| G | - | - | - | All |
| **Over 1,000 Cars** | | | | |
| H | - | - | - | - |
| I | - | - | - | All |
| J | - | - | - | All |
| L | - | - | - | All |
| M | - | - | - | All |
| N | - | - | - | All |
| O | ( .06)* | - | - | All |
| P | - | - | - | All |
| R | - | - | - | Portion |
| S | - | - | - | All |
| U | - | - | - | All |
| V | 16.50 | 3.50 | 13.00 | - |
| W | 1.57* | - | - | Portion |
| **Average Costs - 1986** | 6.48 | | | |
| **Average Costs - 1985** | 10.26 | | | |

* Breakdown Not Available

( ) = Not used for averages.

## REPAIRS AND MAINTENANCE

### OPEN-END

| | Mechanical Repairs and Maintenance | Lube (Oil and Grease) | Tires | Administrative Salaries | Free Loaner | Total | Maintenance Cap or Budget | Tires Limit | | Non-Authorized Repair Limit | Miles Limit | | Composition of Fleets | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Limit | Tires # | | | Miles Annual | Full Maintenance % | Non-Maintenance % | Finance % | Brokerage % |
| Less than 1,000 Cars | | | | | | | | | | | | | | | | |
| C | $ - | $ - | $ - | $ - | $ - | $ - | No | - | -- | $ - | - | - | - % | 45.0% | 50.0% | 5.0% |
| D | - | - | - | - | - | - | Yes | - | - | 75.00 | Yes | 15K-20K | 15.0 | 28.0% | 52.0 | 5.0 |
| E | - | - | - | - | - | - | No | Yes | 2-4 | 50.00 | Yes | Varies | 29.0 | 40.0 | 31.0 | - |
| F | - | - | - | - | - | - | - | - | - | - | - | - | - | 5.0 | 95.0 | - |
| G | - | - | - | - | - | - | - | - | - | - | Yes | Varies | 27.0 | 43.0 | 30.0 | - |
| Over 1,000 Cars | | | | | | | | | | | | | | | | |
| H | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 100.0 | - |
| I | - | - | - | - | - | - | - | - | - | - | No | - | - | - | 100.0 | - |
| J | - | - | - | - | - | - | No | - | - | - | No | - | - | - | 100.0 | - |
| L | - | - | - | - | - | - | Yes | Yes | Varies | 40.00 | Yes | Varies | 20.0 | 15.0 | 61.0 | 4.0 |
| M | - | - | - | - | - | - | Yes | Yes | Varies | Varies | Yes | Varies | 1.7 | 4.1 | 94.2 | - |
| N | - | - | - | - | - | - | No | Yes | - | 25.00 | Yes | 25,000 | 21.0 | 21.0 | 58.0 | - |
| O | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 100.0 | - |
| P | - | - | - | - | - | - | - | - | - | - | Yes | 15,000 | - | - | - | 100.0 |
| R | - | - | - | - | - | - | - | - | - | - | - | - | - | 15.0 | 85.0 | - |
| S | - | - | - | - | - | - | No | Yes | 2-4 | 35.00 | Yes | 12K-24K | 29.0 | 19.0 | 52.0 | - |
| U | - | - | - | - | - | - | - | - | - | - | - | - | - | 1.0 | 99.0 | - |
| V | ( 27.06) | - | - | - | - | ( 27.06) | Yes | No | - | 25.00 | Yes | Varies | 7.0 | 21.0 | 72.0 | - |
| W | - | - | - | - | - | - | - | - | - | - | Yes | 15,000 | - | 62.0 | 38.0 | - |
| Average Costs - 1986 | - | - | - | - | - | - | | | | | | | | | | |

( ) = Not used for averages.

INSURANCE-COLLISION AND COMPREHENSIVE (C&C) AND UMBRELLA LIABILITY

CLOSED-END

| | Per Unit Per Month Costs | | | | | | | | Charge Back - Deductibles | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Gross C&C Costs | Less Recoveries | Net C&C Costs | Add Insurance Salaries | Total C&C Costs | Add Umbrella Liability | Total Costs | Self-Insured | | Amount | PL & PD Insurance Available | Umbrella Liability Coverage |
| Less than 1,000 Cars | | | | | | | | | | | | |
| A | $ - | $ - | $ - | $ - | $ - | $ - | $ - | No | - | $ - | Yes | $ - |
| B | - | - | - | - | - | - | - | - | - | - | No | - |
| C | - | - | - | - | - | - | ( 1.79) | No | - | - | No | - |
| D | - | - | - | - | - | - | - | - | - | - | - | - |
| E | 26.20 | 15.89 | 10.31 | ( 6.00) | 16.31 | - | 16.31 | Yes | Yes | 250.00 | Yes | None |
| F | - | - | - | - | - | - | - | - | - | - | No | 5,000,000 |
| G | - | - | - | - | - | - | - | No | - | - | Yes | 1,000,000 |
| Over 1,000 Cars | | | | | | | | | | | | |
| K | - | - | - | ( .48) | ( .48) | 1.68 | ( 2.16) | No | - | - | No | 1,000,000 |
| L | - | - | 11.90 | 1.34 | 13.24 | 1.15 | 14.39 | Yes | Yes | - | Yes | 20,000,000 |
| M | 18.66 | 3.08 | 15.58 | 1.55 | 17.13 | .93 | 18.06 | Yes | Yes | 250.00 | Yes | 10,000,000 |
| N | - | - | - | - | - | - | ( 25.00)* | Yes | - | - | - | - |
| O | - | - | - | - | - | - | - | - | - | - | - | - |
| P | - | - | - | - | - | - | - | No | - | - | No | - |
| Q | - | - | - | - | - | - | - | No | - | - | - | 5,000,000 |
| R | - | - | - | - | - | - | - | - | - | - | No | - |
| S | 43.06 | 21.30 | 21.76 | 1.74 | 23.50 | 1.40 | 24.90 | Yes | Yes | Varies | Yes | 2,000,000 |
| T | - | - | 9.05* | .89 | 9.94 | (16.05) | ( 25.99) | Yes | Yes | 250.00 | Yes | 5,000,000 |
| V | - | - | 13.37* | - | 13.37 | - | 13.37 | Yes | Yes | 300.00 | Yes | 3,000,000 |
| W | - | - | - | - | - | ( .61) | ( .61) | No | - | - | No | 1,000,000 |
| **Average Costs - 1986** | - | - | **13.67** | **1.38** | **15.58** | **1.29** | **17.41** | | | | | |
| **Average Costs - 1985** | - | - | **11.85** | **2.28** | **14.13** | **1.23** | **13.71** | | | | | |

* Breakdown Not Available

( ) = Not used for averages.

## INSURANCE-COLLISION AND COMPREHENSIVE (C&C) AND UMBRELLA LIABILITY

### OPEN-END

| | Per Unit Per Month Costs | | | | | | | | Charge Back - Deductibles | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Gross C&C Costs | Less Recoveries | Net C&C Costs | Add Insurance Salaries | Total C&C Costs | Add Umbrella Liability | Total Costs | Self-Insured | | Amount | PL & PD Insurance Available | Umbrella Liability Coverage |
| **Less than 1,000 Cars** | | | | | | | | | | | | |
| C | $ - | $ - | $ - | $ - | $ - | $ - | ($ 1.79)* | No | - | $ - | No | $ - |
| D | - | - | - | - | - | - | - | - | - | - | - | - |
| E | - | - | - | - | - | - | - | - | - | - | - | - |
| F | - | - | - | - | - | - | - | - | - | - | No | 5,000,000 |
| G | - | - | - | - | - | - | - | No | - | - | Yes | 1,000,000 |
| **Over 1,000 Cars** | | | | | | | | | | | | |
| H | - | - | - | - | - | - | - | - | - | - | - | - |
| I | - | - | - | - | - | - | - | - | - | - | No | - |
| J | - | - | - | - | - | - | - | Yes | - | - | No | - |
| L | - | - | 11.90 | 1.34 | 13.24 | 1.15 | 14.39 | Yes | Yes | - | Yes | 20,000,000 |
| M | 18.66 | 3.08 | 15.58 | 1.55 | 17.13 | .93 | 18.06 | Yes | Yes | 250.00 | Yes | 10,000,000 |
| N | - | - | - | - | - | - | - | Yes | - | - | - | - |
| O | 21.36 | 7.25 | 14.11 | 1.48 | 15.59 | - | 15.59 | Yes | Yes | 250.00 | No | 1,000,000 |
| P | - | - | - | - | - | - | - | No | - | - | No | - |
| R | - | - | - | - | - | - | - | - | - | - | No | - |
| S | - | - | - | - | - | 1.40 | ( 1.40) | Yes | - | - | Yes | 2,000,000 |
| U | - | - | - | - | - | 2.23 | ( 2.23) | No | - | - | No | 3,000,000 |
| V | - | - | - | ( 10.25) | ( 10.25) | - | ( 10.25) | Yes | - | - | Yes | 3,000,000 |
| W | - | - | - | - | - | .61 | ( .61) | No | - | - | No | 1,000,000 |
| **Average Costs - 1986** | **20.01** | **5.17** | **13.87** | **1.46** | **15.32** | **1.27** | **16.02** | | | | | |

* Breakdown Not Available

( ) = Not used for averages.

| | Closed-End Per Unit Per Month Costs | Open-End Per Unit Per Month Costs | Percentage of Car Costs Financed | | Average Monthly Loan Amortization | | Average Simple Interest Rate | Percentage Over Prime Rate | Compensating Balance Required | | Loan Commitment Fee Required |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Closed-End | Open-End | 24 Months | 36 Months | | | | Percent Of Loan Balance | |
| Less than 1,000 Cars | | | | | % | % | % | | | | |
| A | $ - | $ - | 100.00% | - % | - % | - % | 8.75% | .75% | No | - % | No |
| B | - | - | - | - | - | - | - | - | - | - | - |
| C | ( 84.80) | ( 84.80) | 100.00 | 100.00 | 2.50 | 1.85 | 7.50 | - | No | - | No |
| D | ( 10.35) | ( 10.27) | ( 10.00 ) | ( 10.00 ) | - | - | 8.50 | 1.00 | Yes | 15.00 | No |
| E | - | - | 100.00 | 100.00 | 2.25 | - | - | Varies | No | - | No |
| F | - | - | 100.00 | 100.00 | - | - | - | - | - | - | - |
| G | 61.00 | 61.00 | 98.00 | 98.00 | 2.50 | 2.00 | 8.50 | 1.00 | No | - | No |
| Over 1,000 Cars | | | | | | | | | | | |
| H | - | - | - | - | - | - | - | - | - | - | - |
| I | - | - | - | 100.00 | - | - | Prime | - | No | - | No |
| J | - | - | - | 100.00 | 2.50 | - | Prime | - | No | - | No |
| K | - | - | - | - | - | - | 9.00 | - | - | - | - |
| L | 54.71 | 55.83 | 100.00 | 100.00 | 2.00 | 1.75 | 12.25 | 1.00 | No | - | No |
| M | 46.91 | 51.33 | 100.00 | 100.00 | 2.25 | 2.00 | Varies | Varies | Varies | Varies | Yes |
| N | 42.66 | 42.66 | 100.00 | 100.00 | 2.10 | - | - | .25 | No | - | Yes |
| O | - | 35.03 | - | 100.00 | 2.00 | 2.00 | 8.80 | Varies | No | - | No |
| P | ( 73.00) | - | 100.00 | - | 2.50 | 2.00 | - | - | No | - | No |
| Q | - | - | ( 90.00 ) | ( 10.00 ) | 2.00 | 2.00 | 8.50 | 1.00 | No | - | No |
| R | 44.77 | 45.99 | 100.00 | 100.00 | - | - | 10.48 | - | No | - | No |
| S | 44.00 | 44.00 | 80.00 | 80.00 | 2.25 | 2.25 | 7.25 | .25 | Yes | .10 | No |
| T | ( 72.02) | - | 100.00 | 100.00 | 2.00 | 1.60 | 8.50 | 1.00 | No | - | No |
| U | - | 59.07 | 100.00 | 100.00 | 2.00 | 1.67 | - | .25 | No | - | No |
| V | ( 74.79) | 57.17 | 100.00 | 100.00 | 2.00 | 1.80 | 10.05 | .50 | No | - | No |
| W | 57.61 | 57.61 | 100.00 | 100.00 | 2.00 | 2.00 | 8.87 | .75 | No | - | No |
| **Averages - 1986** | **50.24** | **50.97** | **98.54** | **98.63** | **2.19** | **1.91** | **9.00** | **.71** | | | |
| **Averages - 1985** | **55.16** | **-** | **98.83** | **-** | **2.04** | **-** | **12.19** | **.83** | | | |

( ) = Not used for averages.

GENERAL AND ADMINISTRATIVE EXPENSES

PER UNIT PER MONTH COSTS

CLOSED-END

| | Total | Principal(s) Salary | Advertising | Travel & Promotion | Telephone & Telegraph | Rent & Occupancy | Office Supplies & Expense | Data Processing | Professional Fees | Administrative Salaries | Sales Salaries | Taxes | Insurance | Other | Other Salaries | Lease Revenue to Total Revenue Percentage |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Less than 1,000 Cars | | | | | | | | | | | | | | | | |
| A | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | - % |
| B | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| C | 35.11 | 10.48 | 5.45 | 1.66 | 1.27 | 1.73 | .55 | - | 1.65 | 5.61 | - | .28 | .78 | 5.65 | - | - |
| D | 57.87 | 14.00 | - | .20 | .45 | 12.25 | .40 | 2.10 | 1.06 | 8.00 | 10.00 | .91 | 7.50 | 1.00 | - | 87.00 |
| E | 33.35 | - | 1.74 | 2.78 | 1.05 | 3.46 | 2.09 | .85 | 1.40 | - | 8.96 | 4.43 | 2.15 | 4.44 | - | - |
| F | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| G | 52.25 | 6.50 | 1.50 | .50 | 1.50 | 4.00 | 1.50 | .50 | 2.50 | 8.50 | 4.00 | .50 | .25 | 20.50 | - | - |
| Over 1,000 Cars | | | | | | | | | | | | | | | | |
| K | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| L | ( 61.84) | .89 | 5.92 | 1.34 | 3.41 | 8.65 | 1.81 | 1.24 | .65 | 9.35 | 13.56 | .45 | 4.55 | 10.02 | - | - |
| M | ( 10.26) | .50 | .17 | .45 | .49 | .45 | .39 | .30 | .40 | 3.37 | 1.99 | .04 | .10 | 1.61 | - | 2.30 |
| N | 33.38 | - | .24 | 1.59 | 1.65 | 1.97 | 2.60 | 2.63 | .25 | 14.97 | - | .24 | .44 | 6.80 | - | 89.00 |
| O | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| P | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Q | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| R | 30.47 | - | .45 | .72 | 1.48 | 4.05 | 1.23 | .98 | 1.11 | 18.53 | - | .88 | .72 | .32 | - | - |
| S | 38.58 | 1.62 | .40 | 2.22 | .98 | 2.85 | 2.59 | .59 | 1.37 | 15.57 | 6.47 | 2.50 | .61 | .81 | - | 76.00 |
| T | 35.98 | 2.30 | 1.55 | 1.65 | 2.03 | 2.39 | 1.14 | 2.32 | 1.09 | 9.86 | 4.71 | - | 1.78 | 2.29 | 2.87 | - |
| V | 44.03 | - | 1.65 | .44 | 1.63 | 4.92 | 1.52 | .58 | .61 | 13.11 | 11.09 | .12 | .52 | 7.66 | .18 | 85.00 |
| W | 20.48 | 1.89 | 1.15 | 1.70 | 1.09 | 1.86 | 1.00 | .07 | .90 | 6.51 | 1.62 | 1.75 | .61 | .33 | - | - |
| Averages - 1986 | 38.15 | | | | | | | | | | | | | | | |
| Averages - 1985 | 33.44 | | | | | | | | | | | | | | | |

( ) = Not used for averages.

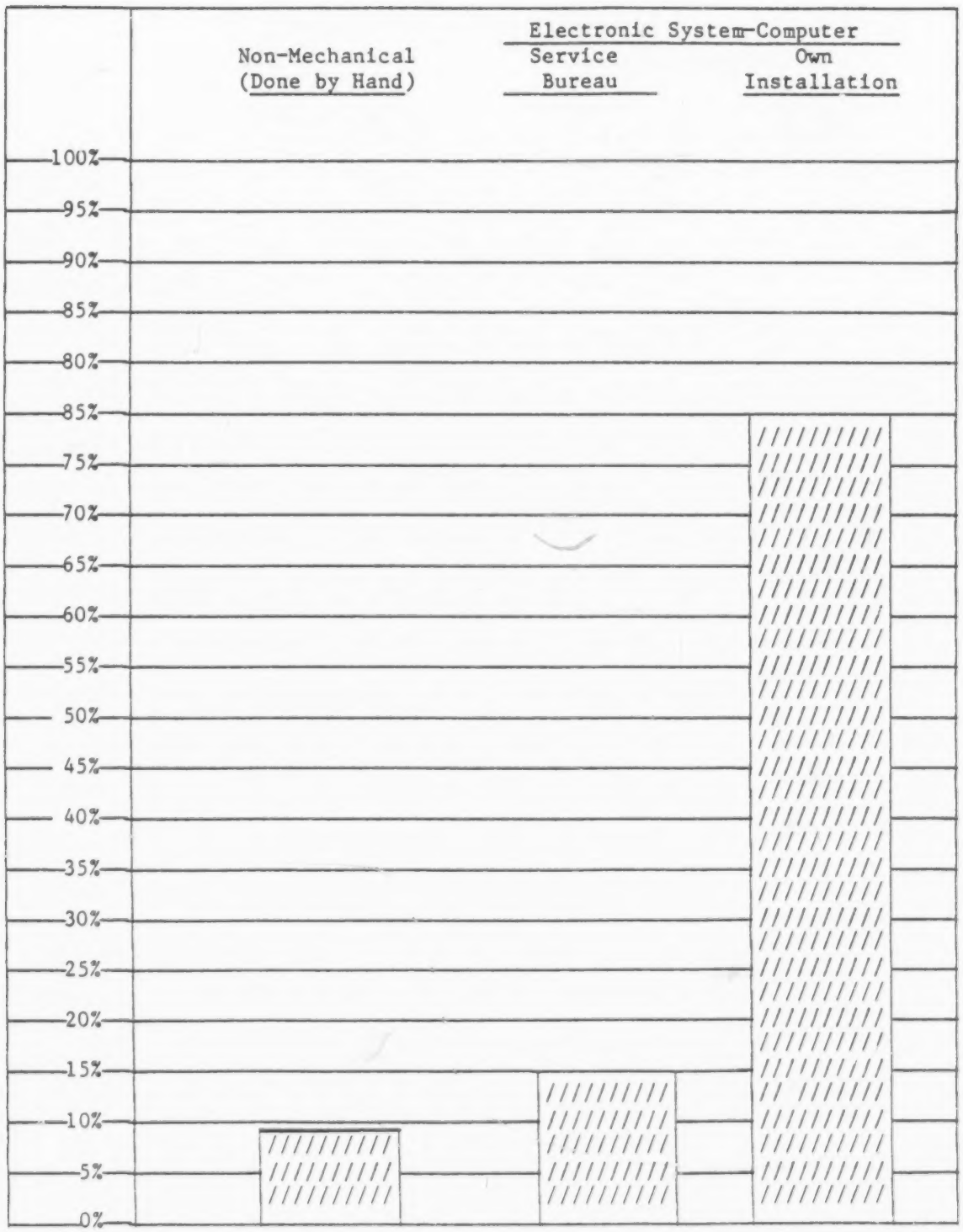
COMPOSITION OF FLEETS

| | Model Sizes | | | | | Average Cost Per Vehicle | Number of Vehicles Per Employee |
|---|---|---|---|---|---|---|---|
| | Standard % | Intermediate % | Compact % | Mini % | Other % | | |
| A | 60.00% | 20.00% | 20.00% | - % | - % | $14,500 | 6 |
| B | 20.00 | 60.00 | 10.00 | 10.00 | - | 12,500 | 300 |
| C | 80.00 | 15.00 | 5.00 | - | - | 19,600 | 140 |
| D | 40.00 | 55.00 | 5.00 | - | - | 11,900 | 60 |
| E | 10.00 | 83.00 | 7.00 | - | - | 10,580 | 94 |
| F | 15.00 | 50.00 | 5.00 | - | 30.00 | 14,000 | 150 |
| G | - | - | - | - | - | 14,900 | 46 |
| H | - | - | - | - | - | - | - |
| I | 20.00 | 65.00 | 15.00 | - | - | 11,000 | 300 |
| J | - | - | - | - | - | 11,000 | 300 |
| K | - | - | - | - | - | 17,000 | - |
| L | 20.00 | 60.00 | 15.00 | 5.00 | - | 10,996 | 175 |
| M | 18.00 | 59.00 | 18.00 | 5.00 | - | 11,909 | 275 |
| N | 13.00 | 50.00 | 9.00 | 2.00 | 26.00 | 11,400 | 159 |
| O | 8.51 | 78.22 | 9.36 | 2.39 | 1.52 | 10,605 | 288 |
| P | 30.00 | 40.00 | 25.00 | 5.00 | - | 14,000 | - |
| Q | 20.00 | 50.00 | 20.00 | 10.00 | - | 11,500 | 110 |
| R | 15.00 | 50.00 | 8.00 | - | 27.00 | 11,600 | 102 |
| S | - | - | - | - | - | 11,009 | 200 |
| T | 13.00 | 65.00 | 22.00 | - | - | 10,850 | 118 |
| U | - | - | - | - | - | 12,825 | 163 |
| V | 25.00 | 70.00 | 5.00 | - | - | 11,081 | 122 |
| W | - | - | - | - | - | 12,771 | 148 |
| Averages - 1986 | 26.00 | 54.00 | 12.00 | 3.00 | 5.00 | 12,066 | |
| Averages - 1985 | 35.00 | 45.00 | 20.00 | - | - | | |

TYPE OF CUSTOMER

| | Percentages of Fleets | | | |
|---|---|---|---|---|
| | | Fleets of: | | |
| | Individuals | 2 to 20 | 21 to 100 | Over 100 |
| A | 100.00% | - % | - % | - % |
| B | 98.00 | 1.00 | 1.00 | - |
| C | 90.00 | 10.00 | - | - |
| D | 5.00 | 20.00 | 70.00 | 5.00 |
| E | 4.00 | 31.00 | 31.00 | 34.00 |
| F | 5.00 | 60.00 | 35.00 | - |
| G | 15.00 | 60.00 | 25.00 | - |
| H | - | - | - | 100.00 |
| I | - | - | 50.00 | 50.00 |
| J | - | - | 25.00 | 75.00 |
| K | 90.00 | 10.00 | - | - |
| L | 11.00 | 37.00 | 35.00 | 17.00 |
| M | 1.40 | 5.30 | 14.30 | 79.00 |
| N | - | 20.00 | 31.00 | 49.00 |
| O | - | - | 10.00 | 90.00 |
| P | 99.00 | 1.00 | - | - |
| Q | 15.00 | 30.00 | 35.00 | 20.00 |
| R | 4.46 | 24.57 | 18.15 | 52.82 |
| S | 1.00 | 67.00 | 26.50 | 5.50 |
| T | 6.00 | 41.00 | 36.00 | 17.00 |
| U | 5.00 | 26.00 | 23.00 | 46.00 |
| V | 3.00 | 20.00 | 67.00 | 10.00 |
| W | 75.00 | 14.00 | 10.00 | 1.00 |

RECORD KEEPING METHODS



A.A.L.A.

STATE TAX EXAMINATIONS

| State | Sales Tax Examinations Number of Responses | Income Tax Examinations Number of Responses | Other Examinations Number of Responses |
|---|---|---|---|
| Pennsylvania | 5 | 1 | - |
| New York | 5 | 2 | - |
| Michigan | 3 | 1 | - |
| California | 8 | 3 | 2 |
| North Carolina | 4 | 1 | - |
| New Jersey | 4 | 1 | - |
| Alabama | 3 | - | - |
| South Carolina | 1 | - | - |
| Ohio | 3 | - | 1 |
| Louisiana | 6 | 1 | 1 |
| Florida | 2 | - | - |
| Virginia | 1 | 1 | - |
| Illinois | 2 | 1 | 1 |
| Washington | 2 | - | 1 |
| Tennessee | 2 | - | - |
| Texas | 2 | - | 1 |
| Connecticut | 2 | 1 | - |
| Mississippi | 1 | - | - |
| Kentucky | 1 | - | 1 |
| Indiana | 1 | 1 | - |
| Georgia | 1 | 1 | - |
| Washington, D.C. | 1 | - | - |
| Hawaii | - | 1 | - |
| Rhode Island | 1 | - | - |

GENERAL AND AIMINISTRATIVE EXPENSES

PER UNIT PER MONTH COSTS

OPEN-END

| | Total | Princi-pal(s) Salary | Adver-tising | Travel & Promo-tion | Tele-phone & Tele-graph | Rent & Occu-pancy | Office Sup-plies & Expense | Data Process-ing | Profess-ional Fees | Admin-istrative Salaries | Sales Salaries | Taxes | Insur-ance | Other | Other Salaries | Lease Revenue to Total Revenue % |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Less than 1,000 Cars | | | | | | | | | | | | | | | | |
| C | $35.11 | $10.48 | $ 5.45 | $ 1.66 | $ 1.27 | $ 1.73 | $ .55 | $ - | $ 1.65 | $ 5.61 | $ - | $ .28 | $ .78 | $ 5.65 | $ - | - % |
| D | 58.53 | 15.00 | - | .05 | .50 | 12.75 | .60 | 2.12 | 1.08 | 9.25 | 7.74 | .94 | 7.50 | 1.00 | - | 87.00 |
| E | 33.35 | - | 1.74 | 2.78 | 1.05 | 3.46 | 2.09 | .85 | 1.40 | - | 8.96 | 4.43 | 2.15 | 4.44 | - | - |
| F | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| G | 52.25 | 6.50 | 1.50 | .50 | 1.50 | 4.00 | 1.50 | .50 | 2.50 | 8.50 | 4.00 | .50 | .25 | 20.50 | - | - |
| Over 1,000 Cars | | | | | | | | | | | | | | | | |
| H | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| I | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| J | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| L | ( 61.84) | .89 | 5.92 | 1.34 | 3.41 | 8.65 | 1.81 | 1.24 | .65 | 9.35 | 13.56 | .45 | 4.55 | 10.02 | - | - |
| M | ( 12.85) | .63 | .22 | .57 | .62 | .57 | .49 | .37 | .50 | 4.19 | 2.49 | .05 | .13 | 2.02 | - | 2.30 |
| N | 33.38 | - | .24 | 1.59 | 1.65 | 1.97 | 2.60 | 2.63 | .25 | 14.97 | - | .24 | .44 | 6.80 | - | 89.00 |
| O | ( 15.18) | .65 | .12 | .87 | .64 | 1.66 | 2.02 | - | .70 | 7.74 | - | - | .27 | .51 | - | - |
| P | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| R | 30.47 | - | .45 | .72 | 1.48 | 4.05 | 1.23 | .98 | 1.11 | 18.53 | - | .88 | .72 | .32 | - | - |
| S | 31.58 | 1.62 | .40 | 2.22 | .98 | 2.85 | 1.59 | .59 | 1.37 | 12.57 | 3.47 | 2.50 | .61 | .81 | - | 76.00 |
| U | 29.28 | 1.96 | 1.08 | .70 | .77 | 2.34 | 1.10 | 1.24 | 1.28 | 7.22 | 6.38 | - | .27 | 4.94 | - | 89.00 |
| V | 40.91 | - | 1.65 | .44 | 1.63 | 4.92 | 1.52 | .58 | .61 | 13.11 | 7.97 | .12 | .52 | 7.66 | .18 | 85.00 |
| W | 20.48 | 1.89 | 1.15 | 1.70 | 1.09 | 1.86 | 1.00 | .07 | .90 | 6.51 | 1.62 | 1.75 | .61 | .33 | - | - |
| Averages - 1986 | 36.53 | | | | | | | | | | | | | | | |
| Averages - 1985 | 33.44 | | | | | | | | | | | | | | | |

( ) = Not used for averages.

COMPOSITION OF FLEETS

| | Chevrolet % | Ford % | Chrysler Corp. % | Lincoln-Mercury % | Buick % | Oldsmobile % | Pontiac % | Cadillac % | Foreign % | Other % |
|---|---|---|---|---|---|---|---|---|---|---|
| A | 12.00% | 10.00% | 10.00% | - % | - % | - % | 5.00% | - % | 50.00% | 13.00% |
| B | 27.00 | 20.00 | 11.00 | 6.00 | 6.00 | 6.00 | 5.00 | 1.00 | 13.00 | 5.00 |
| C | 3.00 | 1.00 | 1.00 | 1.00 | 6.00 | 7.00 | 4.00 | 65.00 | 10.00 | 2.00 |
| D | 38.00 | 15.00 | 4.00 | 4.00 | 11.00 | 18.00 | 2.00 | 2.00 | 5.00 | 1.00 |
| E | 24.00 | 11.00 | 12.00 | 4.00 | 9.00 | 20.00 | 18.00 | 1.00 | - | 1.00 |
| F | - | - | - | - | - | - | - | - | - | - |
| G | 19.00 | 6.00 | 5.00 | 5.00 | 11.00 | 13.00 | 3.00 | 4.00 | 17.00 | 17.00 |
| H | - | - | - | - | - | - | - | - | - | - |
| I | 21.00 | 20.00 | 9.00 | 3.00 | 10.00 | 16.00 | 13.00 | 5.00 | - | 3.00 |
| J | 30.00 | 20.00 | 10.00 | 2.00 | 11.00 | 15.00 | 11.00 | 1.00 | - | - |
| K | 11.70 | 6.30 | 7.30 | 5.00 | 6.30 | 7.70 | 4.10 | 5.40 | 35.70 | 10.50 |
| L | 27.70 | 15.90 | 5.90 | 2.80 | 7.60 | 18.20 | 4.50 | 2.20 | 8.60 | 6.60 |
| M | 24.70 | 32.20 | 9.00 | 2.20 | 4.90 | 7.20 | 4.40 | .30 | .80 | 14.30 |
| N | 34.00 | - | 8.00 | 21.00 | 7.00 | 14.00 | 10.00 | - | - | 6.00 |
| O | 34.14 | 10.62 | 11.08 | 3.40 | 8.53 | 14.94 | 15.68 | .31 | 1.25 | .05 |
| P | 9.00 | 9.00 | 7.00 | 5.00 | 5.00 | 7.00 | 7.00 | 4.00 | 26.00 | 21.00 |
| Q | 20.00 | 10.00 | 5.00 | 5.00 | 10.00 | 25.00 | 15.00 | 1.00 | 7.00 | 2.00 |
| R | 31.00 | 19.00 | 2.00 | 5.00 | 6.00 | 14.00 | 10.00 | 1.00 | 2.00 | 10.00 |
| S | 28.10 | 20.50 | 5.50 | 1.60 | 7.20 | 18.70 | 16.70 | .30 | - | 1.40 |
| T | 36.00 | 5.00 | 5.00 | 2.00 | 17.00 | 23.00 | 8.00 | 3.00 | - | 1.00 |
| U | 33.00 | 33.00 | 3.00 | 2.00 | 4.00 | 9.00 | 1.00 | 1.00 | 3.00 | 11.00 |
| V | 27.00 | 31.00 | 11.00 | 5.00 | 6.00 | 9.00 | 2.00 | 1.00 | 1.00 | 7.00 |
| W | - | - | - | - | - | - | - | - | - | - |
| **Averages - 1986** | **24.00** | **15.00** | **7.00** | **4.00** | **8.00** | **13.00** | **8.00** | **5.00** | **9.00** | **7.00** |
| **Averages - 1985** | **21.00** | **14.00** | **4.00** | **9.00** | **8.00** | **11.00** | **5.00** | **1.00** | **19.00** | **8.00** |

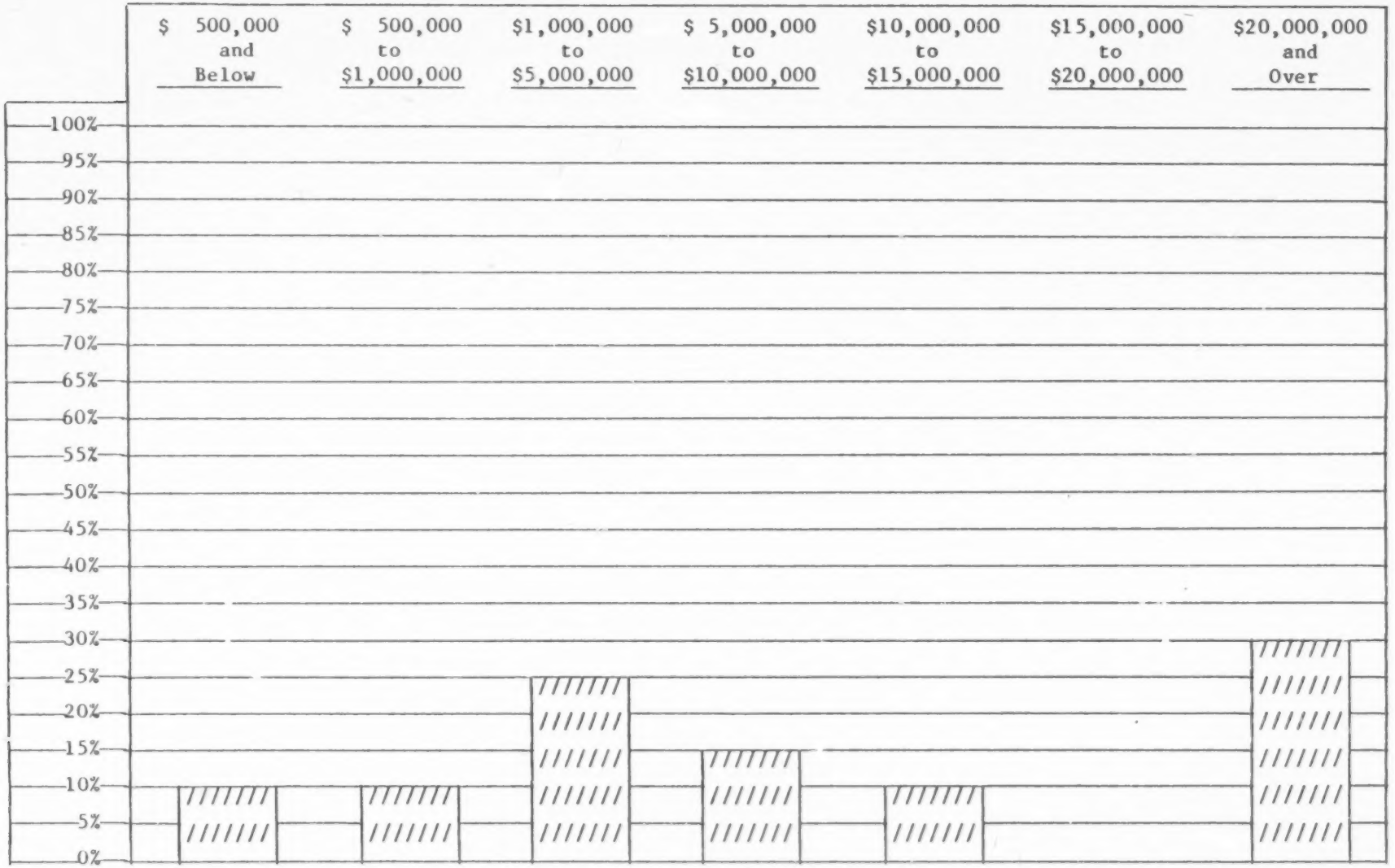
## USED CAR DISPOSITION

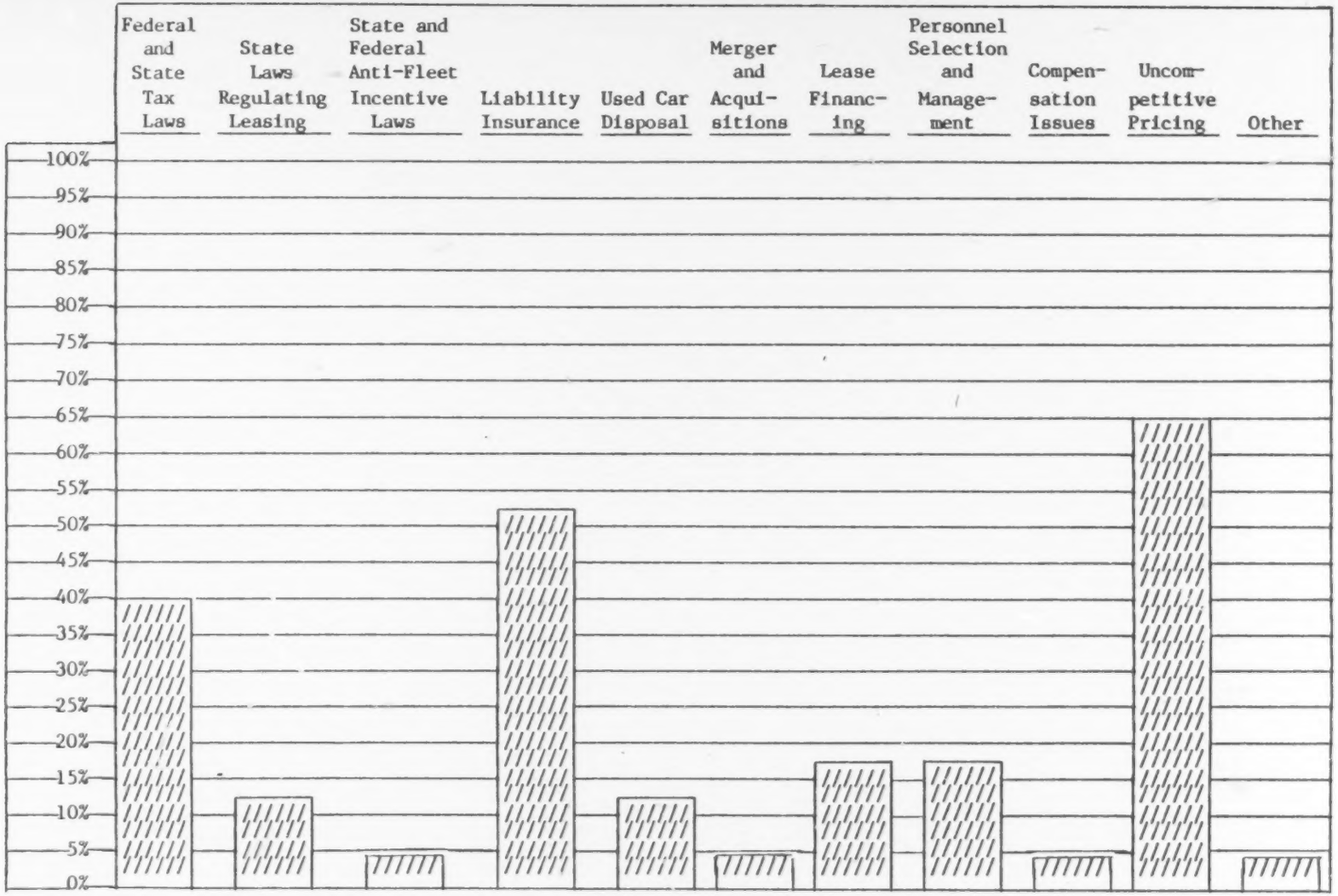
| | Reconditioning Prior to Sale | | Used Cars Disposed Through | | | | | | | Locations Where Cars Are Sold | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | New Car Dealers | | Used Car | | Lessees' and Their | | | | | |
| | % of Cars Reconditioned | Average Amount | Sales % | Trade % | Dealers % | Auctions % | Employees % | Retail % | Other % | On the Road % | Home Office % | Other % |
| A | 100.0% | $200.00 | - % | - % | - % | - % | - % | 40.0% | 60.0% | - % | - % | - % |
| B | - | - | 10.0 | 30.0 | 10.0 | 10.0 | 10.0 | 5.0 | 25.0 | 80.0 | 5.0 | 15.0 |
| C | 100.0 | 100.00 | 90.0 | - | - | - | 10.0 | - | - | - | 100.0 | - |
| D | 95.0 | 200.00 | 20.0 | - | 45.0 | 5.0 | 5.0 | 25.0 | - | 15.0 | 85.0 | - |
| E | 45.0 | 150.00 | - | - | 32.0 | 44.0 | 21.0 | - | 3.0 | 80.0 | 20.0 | - |
| F | - | - | 5.0 | - | 25.0 | 5.0 | 60.0 | 5.0 | - | 90.0 | 10.0 | - |
| G | - | - | - | - | 70.0 | 10.0 | 10.0 | 10.0 | - | 20.0 | 80.0 | - |
| H | - | - | - | - | - | - | - | - | - | - | - | - |
| I | - | - | - | - | 35.0 | 35.0 | 30.0 | - | - | 100.0 | - | - |
| J | - | - | - | - | 50.0 | 50.0 | - | - | - | 100.0 | - | - |
| K | - | - | - | - | - | - | - | - | - | - | - | - |
| L | - | - | 1.0 | - | 63.0 | 1.0 | 1.0 | 18.0 | 16.0 | 42.0 | 58.0 | - |
| M | 14.0 | 185.00 | 2.9 | - | 19.4 | 29.1 | 39.3 | 6.2 | 3.1 | 91.4 | 8.6 | - |
| N | - | - | 6.0 | - | 31.0 | 17.0 | 46.0 | - | - | 100.0 | - | - |
| O | - | - | 1.0 | - | 56.0 | 5.0 | 38.0 | - | - | 85.0 | 15.0 | - |
| P | 50.0 | 300.00 | - | - | - | 100.0 | - | - | - | - | 100.0 | - |
| Q | - | - | 10.0 | - | 20.0 | 20.0 | 10.0 | 40.0 | - | 20.0 | 70.0 | 10.0 |
| R | - | - | .5 | .5 | 69.0 | 1.0 | 26.0 | 3.0 | - | - | 100.0 | - |
| S | 15.0 | 500.00 | - | 1.0 | 35.0 | 51.0 | - | 13.0 | - | 82.0 | 18.0 | - |
| T | - | - | - | - | 15.0 | 20.0 | 18.0 | 15.0 | 32.0 | 42.0 | 58.0 | - |
| U | - | - | 1.0 | 2.0 | 74.0 | 14.0 | 7.0 | 2.0 | - | 66.0 | 34.0 | - |
| V | 90.0 | 90.00 | 2.0 | - | 22.0 | 45.0 | 19.0 | 12.0 | - | 60.0 | 40.0 | - |
| W | - | - | 6.0 | 13.0 | 21.0 | - | 44.0 | 16.0 | - | 63.0 | 37.0 | - |
| Averages - 1986 | - | - | 7.0 | 2.0 | 33.0 | 22.0 | 19.0 | 10.0 | 7.0 | 57.0 | 42.0 | 1.0 |
| Averages - 1985 | - | - | 2.0 | - | 41.0 | 7.0 | 20.0 | 26.0 | 4.0 | 33.0 | 67.0 | - |

## LEASING AND RENTAL ACTIVITIES

| | Percentage of Growth | | | | Daily Car Rental | Daily Truck Rental | Long-Term Truck Leasing | Fleet Management | Non-Automotive Equipment Leasing | | | Own or Affiliation With New Car Dealer-Dealership | Extended Warranty Policies | | Residual Value Insurance | | Brokerage Leasing | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Maintenance | Non-Maintenance | Finance Leasing | Brokerage Leasing | | | | | | By Choice | Accommodation | | | % | | % | | % |
| A | - % | - % | - % | - % | No | No | No | No | Yes | | X | No | Yes | 80.0% | No | - % | No | - % |
| B | - | 20.0 | - | - | No | No | No | No | Yes | X | | No | No | - | Yes | 100.0 | No | - |
| C | - | 20.0 | 20.0 | - | No | No | No | No | No | | | Yes | Yes | 15.0 | No | - | Yes | 5.0 |
| D | - | - | - | - | Yes | No | No | Yes | Yes | | X | No | No | - | No | - | Yes | 5.0 |
| E | ( 8.0 ) | ( 12.0 ) | 4.0 | - | Yes | No | Yes | Yes | No | | | No | Yes | 1.0 | No | - | No | - |
| F | - | - | 15.0 | - | No | No | No | No | Yes | X | | No | Yes | 10.0 | No | - | No | - |
| G | ( 21.0 ) | - | 7.0 | - | No | No | Yes | No | No | | | No | No | - | No | - | No | - |
| H | - | - | 20.0 | - | No | No | No | No | Yes | X | | No | No | - | No | - | No | - |
| I | - | - | 5.0 | - | No | No | Yes | Yes | No | | | No | No | - | No | - | No | - |
| J | - | - | 5.0 | - | No | No | No | Yes | No | | | No | No | - | No | - | No | - |
| K | - | 35.0 | 40.0 | - | No | No | No | No | No | | | No | No | - | Yes | 75.0 | - | - |
| L | 8.0 | 1.0 | 6.0 | - | Yes | No | No | Yes | No | | | Yes | Yes | 1.0 | No | - | Yes | 9.0 |
| M | 23.9 | ( 36.4 ) | 5.8 | - | No | No | Yes | Yes | Yes | | X | Yes | Yes | 12.6 | No | - | No | - |
| N | - | - | - | - | No | No | No | Yes | No | | | No | No | - | No | - | No | - |
| O | - | - | 3.7 | - | No | No | Yes | Yes | Yes | | X | Yes | Yes | 1.0 | No | - | No | - |
| P | - | - | - | - | No | No | No | No | No | | | No | No | - | Yes | 80.0 | Yes | 100.0 |
| Q | - | - | - | - | Yes | Yes | Yes | Yes | No | | | Yes | Yes | 5.0 | No | - | Yes | 10.0 |
| R | - | - | - | - | Yes | Yes | Yes | Yes | Yes | X | | No | Yes | 2.0 | Yes | 2.0 | No | - |
| S | ( 2.0 ) | 17.0 | 11.0 | - | Yes | No | No | Yes | No | | | No | Yes | 1.0 | No | - | Yes | 1.0 |
| T | - | - | - | - | No | No | No | No | No | | | No | No | - | No | - | No | - |
| U | - | - | - | - | Yes | Yes | Yes | Yes | Yes | | X | Yes | No | - | No | - | No | - |
| V | - | - | 10.0 | - | Yes | Yes | Yes | Yes | Yes | X | | Yes | No | - | Yes | 2.0 | Yes | 1.0 |
| W | - | 12.0 | 15.0 | - | No | No | No | Yes | No | | | No | Yes | 7.0 | No | - | No | - |

AVERAGE NET WORTH





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